

February 12, 2015

The United States Bankruptcy Court For The Southern District of New York.
Residential Capital, LLC
Homecomings Financial, LLC
Debtors.

Case No. 12-12020 (MG)

Chapter 11

Rescap Borrower Claims Trust's Eighty -Second Omnibus Objection to claims (No
Liability Borrower Claims) Proposed claim to be Disallowed and Expunged

Herold Gay

Claim #4497

File 11/13/2012

Claim for the amount 42,336.00 For Damages.

I, Herold Gay Oppose the Disallowance and Expungement of my claim listed
above.

My Principal Objection is that this claim was allowed in 2013, and accepted
by

The United States Bankruptcy Court for The Southern District of New York, by
the Honorable Judge Martin Glenn.

Then, this further objection is improper, as the clause allowing the
'Trust' created by the Chapter 11 Plan was only intended to object to
Claims Henceforward.

Second from the time of origination, Trust One Mortgage which transferred the
Servicing Rights, to Residential Funding Corporation on June 9, 2006.

*(see Attach Supporting Documents), Subsequently thereafter to GMAC Mortgage
on July 1, 2009. The Lender, was fully aware of my inability to afford and
repay this loan, at such outrageous extortionate interest rate of 11% , which
was only design to hinder my ability of ever repaying such Loan. They were
well aware of my countless debt commitments, (First Mortgage, Medical Bills,
Credit cards, Auto loans, etc.) and limited income. My debt to income Ratio
at the time, I was ineligible to qualify for such Loan as per lending
guidelines.

In accordance with the Previous order in 2013 of the Bankruptcy court for the
Southern District of New York as Approved by the Honorable Judge Martin
Glenn. I, Herold Gay respectfully ask the court to oppose this objection for
the Disallowance and Expungement, of my above Claim #4497.

Regards

Herold Gay



Mr. Herold Gay
7070 NW 65th Terrace
Parkland, Fl 33067

RECEIVED

FEB 23 2015

U.S. BANKRUPTCY COURT, SDNY

TRUST ONE MORTGAGE CORPORATION
PRIORITY ONE MORTGAGE

108 Pacifica, Suite 300
Irvine, CA 92618
(949) 450 1800

HEROLD GAY
7070 NW 65TH TERRACE
PARKLAND, FL 33067

Loan Number: 606-0001WH
Property 7070 NW 65TH TERRACE
PARKLAND, FL 33067
Date: 06/09/2006

RE: TRANSFER OF SERVICING RIGHTS

This letter is to inform you that effective immediately, the servicing of your mortgage loan will be transferred from:

Trust One Mortgage Corporation / Priority One Mortgage
to: **RESIDENTIAL FUNDING CORPORATION**

Please be assured that transfers of this type are normal occurrences in the mortgage industry. We also want you to know that this transfer will not affect the terms or conditions of your original security instrument (note), however, changes directly related to the servicing of your mortgage are possible during the life of your loan.

Shortly after this transfer, you will be receiving an official welcome letter from your new lender with a temporary coupon attached. Please use this coupon to submit your **06/30/2006** payment to **RESIDENTIAL FUNDING CORPORATION**.

At this time, we would like to express our appreciation for you business and assure that your loan will continue to have the quality service you expect. If you have any questions regarding this transfer, please contact the new lender at the address and phone number listed below:

Payment Address:

RESIDENTIAL FUNDING CORPORATION
Attn: HOMECOMINGS FINANCIAL NETWORK
PO BOX 650515
DALLAS, TX 75265-

Correspondence Address:

RESIDENTIAL FUNDING CORPORATION
Attn: HOMECOMINGS FINANCIAL NETWORK
PO Box 890036
Dallas, TX 75265
800 206-2901

Your new servicer's loan number is: HOMECOMINGS FINANCIAL NETWORK -- 0304942980
RESIDENTIAL FUNDING CORPORATION -- 10678809

We sincerely appreciate your business.

SUGAN
Loan Shipping Department
Trust One Mortgage Corporation
Priority One Mortgage

A GMAC Company
 P.O. Box 205
 Waterloo, IA 50704-0205

P.O. Box 780
 Waterloo, IA 50704-0780

June 10, 2009

Homecomings and GMAC Mortgage
 Account Number: 7304942980

Property Address

7070 NORTHWEST 65TH TERRACE
 PARKLAND, FL 33067

06/04/09 15:00 0017204 20090610 EF3Q3105 Branch 1 OZ DOM EF3Q310000* 146316 LT



HEROLD GAY
 7070 NORTHWEST 65TH TERRACE
 PARKLAND FL 33067-1434



Dear Herold Gay:

We are writing to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from Homecomings Financial, LLC ("Homecomings Financial") to GMAC Mortgage, LLC (GMAC Mortgage), effective July 1, 2009.

Please note that GMAC Mortgage and Homecomings Financial are affiliated companies. The only change to your mortgage account will be the name of your loan servicer. Your new loan payments will be made payable to GMAC Mortgage instead of Homecomings Financial. Your account number, place for payments, and all other information relating to your mortgage loan remains the same.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after this effective date. In this case, all necessary information is combined in this one notice.

As of June 4, 2009 your current principal balance is \$57,786.29, your current escrow balance is \$0.00, your current interest rate is 11.000%, your total monthly payment is \$588.07, and your next due date is 6/30/2009.

Your present servicer is Homecomings Financial.

Prior to July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call Homecomings Financial's Customer Care Department toll free at 1-800-206-2901 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

Your new servicer will be GMAC Mortgage.

Beginning July 1, 2009, if you have any questions regarding your account or the transfer of servicing, call GMAC Mortgage's Customer Care Department toll free at 1-800-766-4622 between 6:00 am and 10:00 pm Central Time, Monday through Friday, and between 8:00 am and 2:00 pm Central Time, on Saturdays.

For GMAC Mortgage Customer Inquiries

Beginning July 1, 2009, written inquiries regarding your account should be directed to GMAC Mortgage's Customer Care Correspondence Department at the following address:

GMAC Mortgage
PO Box 4622
Waterloo, IA 50704-4622

For GMAC Mortgage Customer Payments

The mailing address for payments will not change. Payments will be processed by Homecomings Financial if received prior to July 1, 2009 and will be processed by GMAC Mortgage if received after July 1, 2009. Please send all payments due on or after that date to GMAC Mortgage at the following address:

GMAC Mortgage
PO Box 780
Waterloo IA 50704-0780

or the address provided on your GMAC Mortgage billing statement.

For Homecomings Financial Website Customer Payments

If you have been utilizing the bill-pay service on Homecomings Financial's website, this service will be transitioned to the GMAC Mortgage Website, at www.gmacmortgage.com, via secure transfer in the near future. **Your user-name and password will not change and you will not need to re-register or re-enroll in your current payment program.**

Other Important Information

Please see the back side of this letter for additional information about Automatic Payment Deductions, Government Allotment/Bill Pay Services, Optional Insurances, Year-end Statements, Credit Reporting, and related information from the Real Estate Settlement Procedures